

In re:  
Ronald Brostrom  
Debtor

Case No. 23-12480-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Nov 27, 2023

Form ID: 318

Total Noticed: 22

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2023:**

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Ronald Brostrom, 2655 S. Chester Springs Road, Chester Springs, PA 19425-3715  |
| 14808383 | + Julie E. Goodchild, Esquire, 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237  |
| 14808385 | + KML Law Group PC/Michael McKeever, Esq., Ste 5000 BNY Mellon Independence Ctr, 701 Market St., Philadelphia, PA 19106-1538 |
| 14808384 | + Keystone Collections Group, PO Box 499, Irwin, PA 15642-0499   |
| 14808388 | + LVNV Funding LLC, c/o Michael F. Ratchford, 54 Blenmaura Natl Blvd, Ste 104, Moosic, PA 18507-2161                         |
| 14808387 | + LVNV Funding LLC, c/o Julie E. Goodchild, Esquire, 6 Kacey Ct, Ste 203, Mechanicsburg, PA 17055-9237                       |
| 14808389 | + Michael F. Ratchford, Esquire, 54 Glenmaura National Blvd, Ste 104, Moosic, PA 18507-2161                                  |

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                                      | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| smg      | Email/Text: megan.harper@phila.gov                              | Nov 28 2023 00:37:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg      | EDI: PENNDEPTREV  | Nov 28 2023 05:30:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                      |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us                         | Nov 28 2023 00:37:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                      |
| 14808376 | Email/Text: EBNProcessing@afni.com                              | Nov 28 2023 00:37:00 | Afni, Inc., 1310 Martin Luther King Drive, PO Box 3517, Bloomington, IL 61702-3517   |
| 14808378 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Nov 28 2023 00:37:00 | CSMC 2018-SP2 TRUST, 3217 S. DECKER LAKE DRIVE, Salt Lake City, UT 84119-3284  |
| 14808379 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Nov 28 2023 00:37:00 | CSMC 2018-SP2 Trust, c/o Select Portfolio Svc. Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284                              |
| 14808377 | + EDI: CAPITALONE.COM   | Nov 28 2023 05:30:00 | Capital One Bank USA NA, 1680 Capital One Drive, McLean, VA 22102-3407   |
| 14808380 | ^ MEBN  | Nov 28 2023 00:29:28 | D&A Services, 1400 E. Touhy Avenue, Suite G2, Des Plaines, IL 60018-3338   |
| 14808381 | Email/Text: collecadminbankruptcy@fnni.com                      | Nov 28 2023 00:37:00 | First National Bank of Omaha, 1620 Dodge Street, Omaha, NE 68197   |
| 14808382 | EDI: IRS.COM  | Nov 28 2023 05:30:00 | IRS, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  |
| 14808393 | Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com               | Nov 28 2023 00:37:00 | State Farm Bank, PO Box 2313, Bloomington, IL 61702  |
| 14808386 | + Email/PDF: resurgentbknotifications@resurgent.com             | Nov 28 2023 00:42:22 | LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 1269, Greenville, SC  |

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|          |   |                      |  |
|----------|---|----------------------|--|
|          |   |                      | 29602-1269   |
| 14808390 | + Email/Text: bankruptcydp@mcmcg.com                | Nov 28 2023 00:37:00 | Midland Credit Mgt./Citibank, 320 E. Big Beaver - Ste. 300, Troy, MI 48083-1271        |
| 14808391 | EDI: PENNDEPTREV                                    | Nov 28 2023 05:30:00 | Penna. Dept. of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946 |
| 14808391 | Email/Text: RVSVCBICNOTICE1@state.pa.us             | Nov 28 2023 00:37:00 | Penna. Dept. of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946 |
| 14808392 | + Email/PDF: resurgentbknotifications@resurgent.com | Nov 28 2023 00:42:24 | Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269                     |
| 14808394 | + EDI: Q3GTBI                                       | Nov 28 2023 05:30:00 | The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757                     |

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 29, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2023 at the address(es) listed below:

| Name                       | Email Address   |
|----------------------------|---|
| CHRISTINE C. SHUBERT       | christine.shubert@comcast.net J100@ecfcbis.com                        |
| DENISE ELIZABETH CARLON    | on behalf of Creditor CSMC 2018-SP2 Trust bkgroup@kmllawgroup.com     |
| JOHN A. GAGLIARDI          | on behalf of Debtor Ronald Brostrom jgagliardi@wgflaw.com             |
| MICHAEL PATRICK FARRINGTON | on behalf of Creditor CSMC 2018-SP2 Trust mfarrington@kmllawgroup.com |
| United States Trustee      | USTPRRegion03.PH.ECF@usdoj.gov  |

TOTAL: 5

**Information to identify the case:**

|   |                                  |   |
|---|----------------------------------|---|
| Debtor 1  | Ronald Brostrom                  | Social Security number or ITIN xxx-xx-4372        |
|   | First Name Middle Name Last Name | EIN _____   |
| Debtor 2<br>(Spouse, if filing)                                 | First Name Middle Name Last Name | Social Security number or ITIN _____<br>EIN _____ |
| United States Bankruptcy Court Eastern District of Pennsylvania |                                  |   |
| Case number: 23-12480-pmm                                       |                                  |   |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ronald Brostrom

11/24/23

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**